

## **REMARKS**

Applicants reply to the Office Action dated May 26, 2010 within three months. Claims 1-8, 10-16 and 18-24 were pending in the application and the Examiner rejects claims 1-8, 10-16 and 18-24. Applicants add new claims 27-29. Applicants cancel claims 19, 23, and 24 without prejudice to filing one or more claims having similar subject matter in another application. Support for the amendments and new claims may be found in the originally-filed specification. No new matter is entered with these amendments or new claims. Applicants respectfully request reconsideration of this application.

### **Rejections under 35 U.S.C § 112**

The Examiner rejects claim 1-8, 10-16, and 18-24 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Applicant respectfully disagrees with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

The Examiner states on page 4 of the Office action that “The problem is that the customer ID causes the second form to be presented. It is respectfully neither taught nor makes sense that a customer fills out fields of a first application, then a customer ID of a first application, and then the filled out fields of the first application are transferred to the second application.” Applicants respectfully assert that the claims as submitted in the Reply of 1/22/10 or as presently amended do not call for the submission of a customer ID. To the contrary, the claims as amended recite “wherein the personal identification and financial information does not include a pre-stored customer login identifier; determining, by the processor and based on the reviewing, that the customer is an existing account holder of an existing account; transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process . . . .” Stated another way, based upon a review of the information provided, which does not include a customer ID, a pre-populated shortened form is provided to the customer. As stated in at least paragraphs [0004] and [0005] of the present specification, “Oftentimes though, existing customers may not have logged in or may otherwise wish to forgo entering their user name and password when inquiring about opening a new

account ...In addition, any information entered into the standard form is typically lost when the customer attempts instead to login and use the shortened form prior to completing the standard longer form... Accordingly, there is a need for a system that better accommodates existing customers who apply online to open a new account.” As stated in paragraph [0015], “the second application may be presented without requiring a user name or login identifier, along with an associated password, as is required in many existing systems. The second application is much shorter than the standard application and may only require entry of the following information: the customer’s name; all or a portion of a customer’s government identifier; the account number of an existing account; and an account confirmation number associated with the existing account, such as a standard card identifier (CID) in the case of a credit card account.” In view of the amendments and cancelled claims, Applicants believe all 35 U.S.C. § 112 objections are moot and respectfully request the Examiner to withdraw all 35 U.S.C. § 112 objections.

#### Rejections under 35 U.S.C § 103

The Examiner rejects claims 1-8, 10-15, and 18-24 under 35 U.S.C. § 103(a), as being unpatentable over Klug et al., US Patent No. 5,790,785 (“Klug”) in view of Oyama et al., US Patent Application Publication No. 2002/0007343 (“Oyama”) in view of Bari, US Patent No. 7,155,739 (“Bari”). Applicants respectfully disagree with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

Klug generally teaches “a World Wide Web registration processing system for assisting World Wide Web users in registering as World Wide Web web sites” (abstract). The Examiner at page 13 of the Office action recites “the third party web site 116 may present the user with a fill-out form requesting the user to enter a user ID and optionally a password for the present invention (i.e., registrar) if the user is registered at the registrar web site 100...the fill-out form is a second form,” (emphasis added). However, this fill-out form cannot be the second application as Klug discloses no first application for “identical products or services” as the second application, as recited by independent claim 1 and as similarly recited by independent claims 20 and 27. In fact, the alleged first application appears to offer storage of general third party registration information and the alleged second application (the “fill-out” form) appears to offer retrieval of the third party registration information for a specific registrar. Therefore, the services are not identical.

Moreover, Klug is silent to and thus does not disclose or contemplate “reviewing an incomplete first application of a customer” as recited by independent claim 1 (emphasis added) and

as similarly recited by independent claims 20 and 27. Additionally, Klug is silent to and thus does not disclose or contemplate not requiring the submission of a pre-stored user ID or logon identifier associated with presenting a second application, as recited by independent claim 1 (emphasis added) and as similarly recited by independent claims 20 and 27.

Oyama generally teaches “a network transaction system applicable to cyberspace banking services using an open network, which allows customers to authenticate themselves through a simplified procedure,” (abstract). Bari generally discloses a method and system for registering, storing and managing personal data for use over a network, and for allowing users to register for, link to and log onto third party websites,” (abstract) However, similar to Klug, Bari and Oyama are silent to and thus do not disclose or contemplate at least the following, as recited by independent claim 1 (emphasis added) and as similarly recited by independent claims 20 and 27.

- “reviewing an incomplete first account application of a customer, including a plurality of fields associated with personal identification and financial information, wherein the personal identification and financial information does not include a pre-stored user ID or logon identifier;

- “determining, by the processor and based on the reviewing, that the customer is an existing account holder of an existing account;”

- “transferring, by the processor, information entered by the customer in the fields of the first account application to corresponding fields in a second account application, in response to an automatic determination, and based on the reviewing and the determining that the customer is an existing account holder of an existing account, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;”

- “transmitting, by the processor, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;”

Thus, the cited references alone or in combination do not disclose or contemplate the limitations of the pending independent claims. Applicants respectfully request withdrawal of the rejections and favorable reconsideration of the claims.

Dependent claims 2-8, 10-16, 18, and 21-22 variously depend from independent claims 1 and 20. Therefore, Applicants assert that dependent claims 2-8, 10-16, 18, and 21-22 are patentable

for at least the same reasons stated above for differentiating independent claims 2-8, 10-16, 18, and 21-22, as well as in view of their own respective features.

New independent claim 27 has similar elements as independent claims 1 and 20. Therefore, Applicants assert that independent claim 27 may be differentiated from the cited references for at least the same reasons as set forth above, as well as in view of its own respective features. As such, Applicants respectfully request favorable consideration as to independent claim 27.

New dependent claims 28 and 29 depend from independent claim 27. Therefore, Applicants assert that dependent claims 28 and 29 are patentable for at least the same reasons stated above for differentiating independent claims 1, 20, and 27, as well as in view of their own respective features. As such, Applicants respectfully request favorable consideration as to dependent claims 28 and 29.

When a phrase similar to "at least one of A, B, or C" or "at least one of A, B, or C" is used in the claims or specification, Applicants intend the phrase to mean any of the following: (1) at least one of A; (2) at least one of B; (3) at least one of C; (4) at least one of A and at least one of B; (5) at least one of B and at least one of C; (6) at least one of A and at least one of C; or (7) at least one of A, at least one of B, and at least one of C.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Dated: August 24, 2010

By: 

Todd P. Komaromy  
Reg. No. 64,680

**SNELL & WILMER L.L.P.**

400 E. Van Buren  
One Arizona Center  
Phoenix, Arizona 85004  
Phone: 602-382-6321  
Fax: 602-382-6070  
Email: [tkomaromy@swlaw.com](mailto:tkomaromy@swlaw.com)